

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dominick Talarico
Maureen Talarico
Debtors

Case No. 17-02412-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 66

Date Rcvd: Apr 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2020.

db/jdb +Dominick Talarico, Maureen Talarico, 128 North Edwards Court, Scranton, PA 18504-2020
cr +NET Federal Credit Union, 119 Mulberry Street, Scranton, PA 18503-1207
4932057 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365)
4932059 +City of Scranton, City Hall, 340 North Washington Avenue, Scranton, PA 18503-1582
4932060 +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
4932066 Disney Movie Club, P.O. Box 758, Neenah, WI 54957-0758
4932067 +Durham & Durham LLP, 5665 New Northside Drive, Suite 510, Atlanta, GA 30328-4649
4932068 Emergency Services PC, P O Box 319, Dunmore, PA 18512-0319
4932070 Geisinger, P.O. Box 789276, Philadelphia, PA 19178-9276
4932071 Geisinger CMC, P.O. Box 824719, Philadelphia, PA 19182-0001
4941572 +John Fisher, Esq., 126 South Main Street, Pittston, PA 18640-1739
4932074 +KML Law Group, P.C., BNY Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4932073 +Keystone Prosthetics & Ortho, 334 Main Street Suite 2, Dickson City, PA 18519-1770
4932075 +Lakeview Loan Servicing LLC, 4425 Ponce De Leon Blvd, 5th Fl, Mail Stop, MS5/25, Coral Gables, FL 33146-1873
4932077 +Lendmark Financial Services, 1753 Keyser Avenue, Scranton, PA 18508-1215
4932078 +Liberty Mutual Insurance, 100 Liberty Way, Dover, NH 03820-4597
4932081 +Medical Data Systems I, 2120 15th Ave, Vero Beach, FL 32960-3436
4932080 +Medical Data Systems I, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
4932082 +Medpsych Consultants LLC, 800 Oak Street, Scranton, PA 18508-1255
4932084 +Moses Taylor Hospital, P.O. Box 88107, 700 Quincy Avenue, Scranton, PA 18510-1798
4941573 +NET Federal Credit Union, 126 South Main Street, Pittston, PA 18640-1739
4932085 +Net Federal Cu, 920 Oak St, Scranton, PA 18508-1236
4932086 +Northeast Revenue Service LLC, Scranton City Hall, Treasurers, 340 North Washington Avenue, Scranton, PA 18503-1546
5293447 +PA American Water, 852 Wesley Drive, Mechanicsburg, PA 17055-4475
5293444 PPL Electric, P.O. Box 25239, Lehigh Valley, PA 18002-5239
4932087 +Pasi Professional Account Services, P.O. Box 188, Brentwood, TN 37024-0188
4932089 Pennsylvania Physician Services, Mailstop: 49111298, P.O. Box 660827, Dallas, TX 75266-0827
4932091 +Physicians Health Alliance, P.O. Box 618, Dunmore, PA 18512-0618
4932092 +Provident/shore Mortga, 770 S Adams, Birmingham, MI 48009-6946
4932093 +Radiological Consultants, Inc., P.O. Box 16655, Jacksonville, FL 32245-6655
4932094 +Radiological Consultants, Inc., P.O. Box 371863, Pittsburgh, PA 15250-7863
4932095 +Regional Hospital of Scranton, 746 Jefferson Avenue, Scranton, PA 18510-1624
4932097 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap-on Credit Llc, Po Box 506, Gurnee, IL 60031)
4932096 +Scranton Ortho Specialists, 334 Main Street, Dickson City, PA 18519-1769
4932100 +Sunrise Credit Service, 234 Airport Plaza Blvd S, Farmingdale, NY 11735-3938
4932101 +The Bureaus Inc, 650 Dundee Rd No. 370, Northbrook, IL 60062-2757
5293446 UGI Utilities, P.O. Box 15503, Wilmington, DE 19886-5503

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bncmail@w-legal.com Apr 20 2020 19:18:18 Scolopax, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4944438 +E-mail/Text: csc.bankruptcy@amwater.com Apr 20 2020 19:18:26 AMERICAN WATER, P.O. BOX 578,
ALTON, IL 62002-0578
4983464 +EDI: CINGMIDLAND.COM Apr 20 2020 23:13:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
4932055 +EDI: AAEO.COM Apr 20 2020 23:13:00 Aaron's, 309 East Paces Ferry Road NE, Suite 1100,
Atlanta, GA 30305-2385
4932056 +EDI: AFNIRECOVERY.COM Apr 20 2020 23:13:00 Afni, Inc., P.O. Box 3097,
Bloomington, IL 61702-3097
4973551 +EDI: PRA.COM Apr 20 2020 23:13:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4932058 +EDI: CAPITALONE.COM Apr 20 2020 23:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
5293445 EDI: COMCASTCBLCENT Apr 20 2020 23:13:00 Comcast/Xfinity, PO Box 34744,
Seattle, WA 98124-1744
4932061 +EDI: CCS.COM Apr 20 2020 23:13:00 Credit Coll, Po Box 607, Norwood, MA 02062-0607
4932062 +EDI: CCS.COM Apr 20 2020 23:13:00 Credit Collection Services, Payment Processing Center,
P.O. Box 55126, Boston, MA 02205-5126
4932063 +E-mail/PDF: creditonebknotifications@resurgent.com Apr 20 2020 19:26:26 Credit One Bank Na,
Po Box 98875, Las Vegas, NV 89193-8875
4937032 +EDI: CRESCENTBANK.COM Apr 20 2020 23:13:00 Crescent Bank & Trust, P.O. Box 61813,
New Orleans, LA 70161-1813
4932064 +EDI: CRESCENTBANK.COM Apr 20 2020 23:13:00 Crescent Bank And Trus,
5401 Jefferson Hwy Ste D, Harahan, LA 70123-4232
4982414 EDI: DIRECTV.COM Apr 20 2020 23:13:00 Directv, LLC, by American InfoSource LP as agent,
PO Box 5008, Carol Stream, IL 60197-5008

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Page 2 of 3
Total Noticed: 66

Date Rcvd: Apr 20, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

4932065 +EDI: DISCOVER.COM Apr 20 2020 23:13:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
4932069 +E-mail/Text: Banko@frontlineas.com Apr 20 2020 19:18:29 Frontline Asset Strategies LLC, 2700 Snelling Avenue N Suite 250, Roseville, MN 55113-1783
4932072 E-mail/Text: bankruptcy@greenskycredit.com Apr 20 2020 19:18:02 GreenSky Trade Credit, P.O. Box 933614, Atlanta, GA 31193-3614
4932076 E-mail/Text: ktramble@lendmarkfinancial.com Apr 20 2020 19:18:00 Lemark Financial Services, 2118 Usher Street, Covington, GA 30014
4944397 +E-mail/Text: camanagement@mtb.com Apr 20 2020 19:18:08 Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
4932079 E-mail/Text: camanagement@mtb.com Apr 20 2020 19:18:08 M & T Bank, 1 Fountain Plaza, Buffalo, NY 14203
4932083 EDI: MID8.COM Apr 20 2020 23:13:00 Midland Credit Management, Inc., P.O. Box 60578, Los Angeles, CA 90060-0578
4980332 +EDI: MID8.COM Apr 20 2020 23:13:00 Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, WARREN, MI 48090-2011
4949432 +EDI: PRA.COM Apr 20 2020 23:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5194008 +E-mail/Text: bncmail@w-legal.com Apr 20 2020 19:18:18 Scolopax, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5194009 +E-mail/Text: bncmail@w-legal.com Apr 20 2020 19:18:18 Scolopax, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, Scolopax, LLC, C/O WEINSTEIN & RILEY, PS 98121-3132
4932098 +EDI: SWCR.COM Apr 20 2020 23:13:00 Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
4932099 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Apr 20 2020 19:18:18 State Farm Insurance, P.O. Box 588002, North Metro, GA 30029-8002
4938375 E-mail/Text: bkrcy@ugi.com Apr 20 2020 19:18:25 UGI Utilities, Inc., PO Box 13009, Reading PA 19612
4953570 EDI: AIS.COM Apr 20 2020 23:13:00 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr The Bureaus Inc
cr* +Crescent Bank & Trust, P.O. Box 61813, New Orleans, LA 70161-1813
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4946730* ++LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434
(address filed with court: Lemark Financial Services, LLC, 2118 Usher Street, Covington GA 30014)
4932090* +Pennsylvania Physician Services, Mailstop: 49111298, P.O. Box 660827, Dallas, TX 75266-0827
4947284* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap-on Credit, LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048)
4932088 ###Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTALS: 1, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmllawgroup.com
John Fisher on behalf of Creditor NET Federal Credit Union johnvfisher@yahoo.com,
fisherlawoffice@yahoo.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
Raymond W. Ferrario on behalf of Debtor 2 Maureen Talarico raymondwferrariopc@comcast.net,
ferrariobk@comcast.net
Raymond W. Ferrario on behalf of Debtor 1 Dominick Talarico raymondwferrariopc@comcast.net,
ferrariobk@comcast.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Crescent Bank & Trust ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1	Dominick Talarico	Social Security number or ITIN xxx-xx-3615
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Maureen Talarico	Social Security number or ITIN xxx-xx-1175
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 5:17-bk-02412-RNO		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dominick Talarico
aka Dominick Joseph Talarico, aka Dom
Talarico, aka Nick Talarico, aka Dom J Talarico,
aka Dominick J Talarico

Maureen Talarico
aka Maureen Lee Talarico, aka Maureen L
Talarico

By the
court:

4/20/20

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Ryan Eshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.